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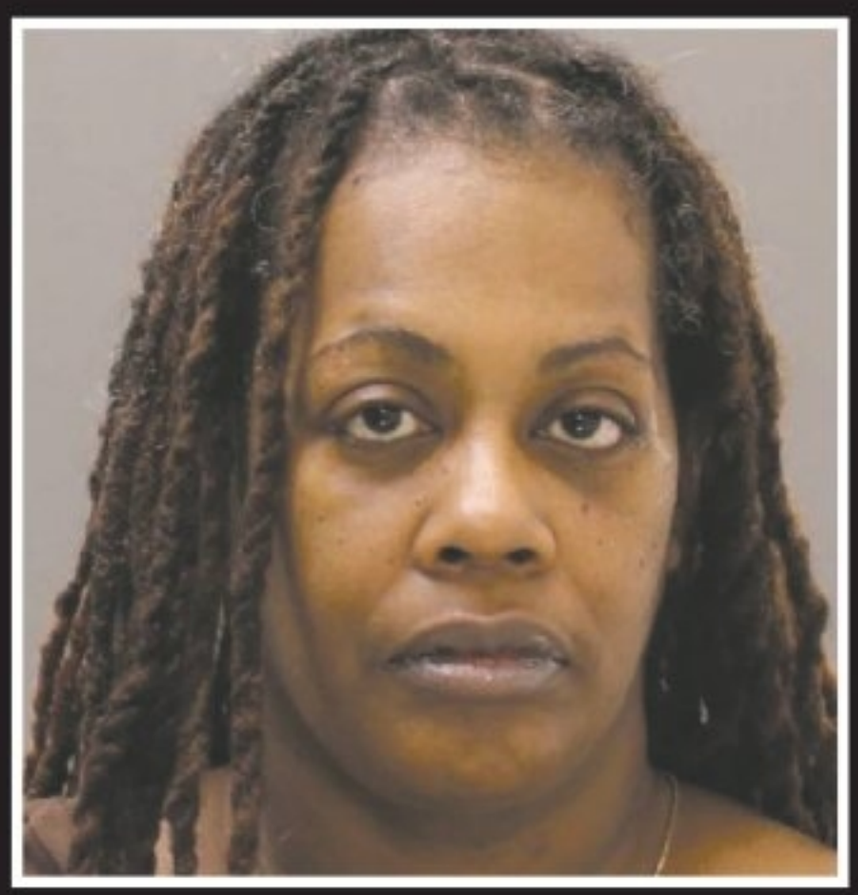

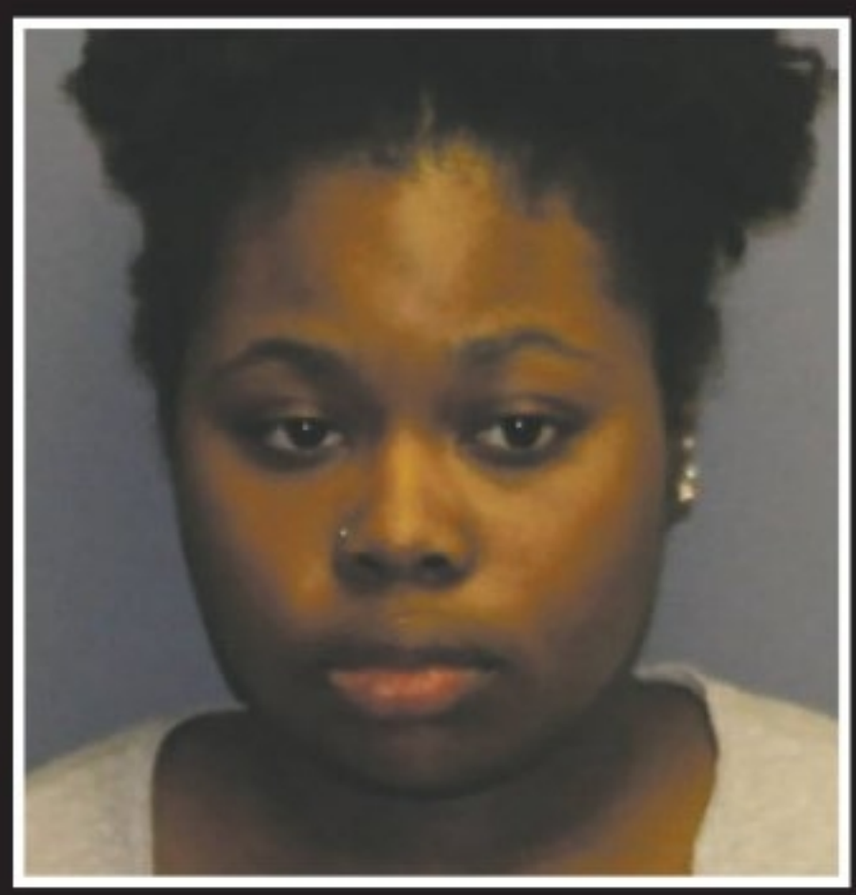

'THEY WANTED TO DIE'

In a grisly case out of Bucks County, prosecutors charged a mother and daughter with the murder of five family members — whom they claimed all "wanted to die." 4

BUCKS COUNTY DA

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5 THINGS TO KNOW

WELCOME TO METRO PHILLY

SAM NEWHOUSE, REPORTER

In one of the most grisly Philly-area cases in recent memory, a Bucks County mother and daughter stand accused of murdering five family members — including three children — inside their Bucks County home. The mother and daughter, discovered alive by a social worker visiting the home, told police they had killed all five, claiming they "wanted to die." But many questions remain unanswered in this disturbing case. Read more inside and on **metrophilly.us.**

1 Trump, Kim to meet for dinner at Hanoi hotel

President Donald Trump and North Korean leader Kim Jong-un begin their second summit in less than a year in the Vietnamese capital on Wednesday, with the U.S. side seeking tangible steps by North Korea to dismantle its nuclear weapons program. The White House said Trump would meet Kim at Hanoi's French-colonial-era Metropole Hotel at 6:30 p.m. and have a 20-minute one-on-one conversation before a dinner scheduled to last just over an hour and a half. Trump flew into Hanoi on Air Force One late on Tuesday. "Just arrived in Vietnam," he wrote in a Twitter post. "Thank you to all of the people for the great reception in Hanoi. Tremendous crowds, and so much love!" Kim arrived by train early in the day after a three-day, 1,850-mile trip from his capital, Pyongyang, through China. He completed the last stretch from a border station to Hanoi by car.

2 House passes bill rejecting border wall emergency

In a stinging rebuke to President Donald Trump, the House of Representatives on Tuesday brushed aside veto threats and passed legislation to terminate the emergency he declared at the U.S.-Mexico border in order to build a wall there. By a vote of 245-182, the House passed the resolution, setting up a vote in the Republican-controlled Senate where the resolution's chances were slimmer, but seemed to be improving. While passage was a victory for Democratic House Speaker Nancy Pelosi, the tally was short of what she would likely need to override a possible veto by Republican Trump. Only 13 Republicans supported the move to stop the president's declaration. During floor debate, Democratic Rep. Joaquin Castro, the main sponsor of the controversial legislation, said, "There is no emergency at the border," adding, "Border crossings are at a four-decades low."

NHAC NGUYEN/AFP/GETTY IMAGES

3 KIM JONG-UN ARRIVES IN VIETNAM

North Korean leader Kim Jong-un (C) arrives at the Dong Dang railway station in Dong Dang, Lang Son province, on Feb. 26, 2019, to attend the second U.S.–North Korea summit. North Korean leader Kim crossed into Vietnam on Feb. 26 after a marathon train journey for a second summit showdown with President Donald Trump, with the world looking for concrete progress over the North's nuclear program.

4 Top strategists split from Bernie Sanders' 2020 run

Three of the top media strategists for Democratic presidential contender Bernie Sanders stepped away from his 2020 campaign on Tuesday, citing creative differences over their vision for his fledgling White House run. Prominent consultants Tad Devine, Mark Longabaugh and Julian Mulvey, who played leading roles in Sanders' insurgent 2016 presidential campaign, said they would not work on the Vermont senator's 2020 bid for the Democratic nomination, which was launched last week. "We are leaving because we believe that Senator Sanders deserves to have media consultants who share his creative vision for the campaign," the three said in a joint statement. The three are partners in a media consulting firm that produced 275 television, radio and digital ads for the Sanders campaign in the 2016 race.

5 Travel ban denied tens of thousands more US visas

The U.S. State Department refused more than 37,000 visa applications in 2018 due to the Trump administration's travel ban, up from fewer than 1,000 the previous year when the ban had not fully taken effect, according to agency data released on Tuesday. The United States denies nearly 4 million visa applications a year for a variety of reasons, including for practicing polygamy, abducting children or simply not qualifying for the visa in question. The data released Tuesday was the first comprehensive look at the human impact of Republican President Donald Trump's ban, imposed shortly after he took office and initially blocked by federal courts. The ban has especially affected people from Iran, Libya, Somalia, Syria and Yemen, countries where the number of visas issued slid 80 percent in 2018 from 2016, the last year without a travel ban.

New Laws Make Hemp Extract Legal in 2019 Bringing Hope to Millions Who Suffer

New laws passed in 2018 make hemp extract legal in 2019; top products, like gummies, promise users relief from joint discomfort, tension, stress and poor sleep.

Chris Laufstein
Associated Health Press

BOSTON — For millions battling daily discomfort, this news couldn't be more exciting.

A new relief extract found in hemp is available across the nation and can be purchased without a prescription.

And the best part, it comes to users in the form of a tasty gummy bear.

So you can say goodbye to pills, needles, and creams!

Hemp Gummies, contains pure concentrated doses of hemp extract, which can help relieve joint discomfort along with general muscle aches and soreness.

It also calms, relaxes, and eases tension all over the body.

Exciting new scientific research shows that hemp extract contains special relief molecules called cannabinoids which bind to receptor cites in the brain and body. When taken orally, hemp extract activates these receptors, and soothing comfort begins to take form.

Available Across the Nation

Recent developments, like the *US Farm Bill*, allow ***Hemp Gummies*** to be sold in the U.S. without a prescription. And since it can't get you high it's flying off the shelves.

"Most people have no idea that pure hemp extract, like ***Hemp Gummies***, can be purchased. And that's because it contains no THC," explains Dr. Joe Wezensky, who sits on the scientific board at Medici Quest.

"Instead, it's bursting with special relief compounds called cannabinoids. These cannabinoids target special receptor cites all over the body but are most prominent in the brain."

"This system of cannabinoids and the receptors that they bind to are called the Endocannabinoid System and science is just now unlocking its amazing medical potential"

"In fact, the initial research has been so impressive that hemp extract is now patented by the US Government (patent #6,630,507)."

"It's also being used by athletes in the NFL, MMA among other physically demanding sports as a safe alternative."

Clearing Up the Confusion Around Hemp

One of the biggest mistakes people make when talking about hemp extract is mixing it up with marijuana.

Although the two fall under the same plant category, cannabis sativa, they have completely different effects on the body.

Remarkably, hemp extract is available in the U.S. and can't get you high (ever!). That's because there is no THC in it, the chemical that makes you feel "buzzed".

"Although you can't get high from ***Hemp Gummies***, you can start feeling the effective relief," explains Wezensky.

"Most people have very low cannabinoid levels, which is why they constantly ache. ***Hemp Gummies*** boosts cannabinoid levels extremely fast, helping relieve lingering joint discomfort ...muscle tension... and general soreness. It also eases stress and elicits amazing relaxation without feeling impaired. And what most people really love is they're delicious and so easy to take on the go.

How it Works

Clinical studies show that cannabinoids and the receptors that they bind to are found all over your body.

However, they are most concentrated in your brain. That's why it has such a profound impact on how you feel, especially your level of comfort.

These cannabinoids and their receptors work like "lock and key" and bind to each other triggering important biological processes.

Hemp Extract, like *Hemp Gummies*, may help users with...

- Aching joints
- Sore muscles
- Cramping
- Leg and foot discomfort
- Restlessness
- Stress
- Sleep problems

Keeps Your Body Balanced...

The incredible impact cannabinoids have on your health is directly related to the primary goal of your Endocannabinoid System, which is to maintain a balance in the body, a physiological state known as homeostasis.

Research shows that maintaining this balance is a key to vitality and healthy bodily function.

The cannabinoids found in ***Hemp Gummies,*** hemp extract, replenish your levels quickly, easing discomfort over the entire body.

Plus, by keeping your body in balance (homeostasis), ***Hemp Gummies*** also helps to relieve stress and tension...improve sleep... and even promote relaxation and calmness.

A GUMMY A DAY TO KEEP ALL YOUR ACHES AWAY: *Hemp Gummies a 5 milligram dose of Hemp Extract that works all day to keep you comfortable.*

Not Yet Sold in Stores

Hemp extract that is derived from industrial hemp, like ***Hemp Gummies***, is available nationwide. However, several major pharmaceutical companies are currently testing hemp extract in clinical settings, which means it may require a prescription in the future. It's advised to get ***Hemp Gummies*** while you can.

Taking All the Risk Off Consumers

A large percentage of men and women using ***Hemp Gummies*** experience truly amazing results. That's why it's now being sold with a guarantee that goes way beyond the industry standard.

"We can only make this guarantee because we are 100% certain our customers will be satisfied," says Wezensky. We want to take full risk off consumers. So in addition to offering substantial discounts for first time customers, we also make them a huge promise that ensures they don't have to risk a cent."

Here's how it works: Take ***Hemp Gummies*** exactly as directed and you must be thrilled with the results! Otherwise, simply return the empty bottles within 90 days. Then, the company will refund your money plus give you an extra $10 for having tried the product.

Where To Find Hemp Gummies

This is the official nationwide release of ***Hemp Gummies*** hemp extract in Pennsylvania. And so, the company is offering a special discount supply to anyone who calls within the next 48 hours.

An Order Hotline has been set up for local readers to call. This gives everyone an equal chance to try ***Hemp Gummies*** hemp extract.

Starting at 7.00AM today, the discount offer will be available for 48 hours. All you have to do is call TOLL FREE at 1-800-914-2738. The company will do the rest.

Important: Due to hemp extracts growing popularity and recent media exposure, phone lines are often busy. If you call and do not immediately get through, please be patient and call back.

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Shana Decree and Dominique Decree are accused of killing five family members. COURTESY OF BUCKS COUNTY DA

Mother, daughter charged with slaying five family members

Joshua Campbell, 17, was not home when his mother and sisters were killed: DA

SAM NEWHOUSE
sam.newhouse@metro.us

Shana Decree, 45, and Dominique Decree, 19. BUCKS COUNTY DA

A teen whose mother and twin 9-year-old sisters were among five family members killed in their Pennsylvania home was staying at a friend's house at the time of the murders and is safe, officials said on Tuesday.

Joshua Campbell, 17, was not at home when his aunt Shana Decree, 45, and her daughter Dominique Decree, 19, are alleged to have murdered five relatives in their apartment in Morrisville, about 30 miles (50 km) northeast of Philadelphia, Bucks County District Attorney Matthew Weintraub said.

After police found the bodies on Monday, relatives of the victims said they had begged authorities for weeks to check on Shana Decree due to concerns she might have fallen under the influence of a fringe religious group.

Weintraub said finding Joshua was "one bit of good news" in what he described as an "unspeakable tragedy."

Authorities charged Decree and her daughter early on Tuesday with five counts of homicide and one count of criminal conspiracy in the deaths of Shana Decree's daughter, Naa'Irah Smith, 25; her son, Damon Decree, 13; her sister, Jamilla Campbell, 42; and Campbell's twin daughters, Imani and Erika Allen, Weintraub said.

Police were investigating the cause of the deaths and possible motives. Asked whether it could have been a murder-suicide pact, Weintraub said "that is a potentiality."

Both Shana and Dominique, who had visible injuries to her neck, gave police an account of how they killed each person, prosecutors said in court papers. The women also alleged that Decree's sister, Jamilla, had choked one victim to death before being choked to death by Dominique.

"Shana later told police that everyone at the apartment, including the 9-year-olds and the 13-year-old, wanted to die," prosecutors said in an arrest affidavit. "Shana advised that all, including the children, were talking about suicide."

Shana Decree's niece, Toya Nelson, told Reuters she was beyond heartbroken.

"We've been trying to call for three weeks and I'm so angry at city officials because we've been calling them," Nelson said in a phone interview. "It just makes me angry because now they want to be sorry but you had the opportunity to save them."

Nelson, 29, said she began to worry about the family after learning from relatives that the children were no longer attending school and the family was getting wrapped up in a fringe religious group.

She said authorities had visited the home at least two weeks ago but found no cause for concern.

Philly police say repeat sex offender was city employee

PHILADELPHIA POLICE DEPARTMENT

Philadelphia police announced Tuesday they had arrested the man they believe is responsible for a series of sexual assaults around Philadelphia — and that he was a Philadelphia Streets Department employee.

Safien Williams, 37, a Point Breeze resident, was identified as the suspect linked to up to nine sexual assaults. In most cases, victims were approached or followed by a male on a bicycle, who in almost every case threatened them with a knife; often punched or robbed the victims; and in some cases, forced them into their private properties to assault them.

So far, Williams has been formally charged for four incidents between December and February. This is not his first run-in with law enforcement as he was previously sentenced to eight years for a burglary case and released in 2016.

"An arrest was made of a very violent predator who essentially terrorized an entire neighborhood, and essentially held folks captive by his very violent, predatory acts."

Richard Ross, Philly police commissioner

"An arrest was made of a very violent predator who essentially terrorized an entire neighborhood, and essentially held folks captive by his very violent, predatory acts," Philly Police Commissioner Richard Ross said in a press conference on Tuesday morning.

"They all started on the street. He would follow them and when they got to their place of business or apartments, he would push them inside," said Capt. Mark Burgmann of the Special Victims Unit.

Burgmann said tips from the public over the weekend (after surveillance images were released) led them to Williams, whose home they searched at 4:40 p.m. on Monday, where they found clothes matching those worn by the suspect as well as a bicycle matching victims' descriptions nearby.

In some cases Williams would approach victims and ask for a hug or a kiss before assaulting the women. Using DNA evidence, Williams was linked to and charged with multiple crimes, including two rapes on Feb. 22, one rape in May 2018, and an indecent assault on Feb. 17.

"We believe that he is probably going to be identified in numerous other crimes that occurred," Burgmann said.

Williams was hired in July 2018 at Streets and served as an unskilled laborer, Ross said, declining to give further details.

Ross urged anyone with information or who may have been a victim of Williams to contact police and report the crime.

Ross urged undocumented immigrants to come forward as well, saying that "he may have preyed on people like this," as "one or more victims were not U.S. residents," Ross said.

"A victim is a victim. We're not concerned about your status," Ross said.

Anyone with info about Williams or any other sex crimes can contact the Special Victims Unit at 215-685-3251/3252.

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Trump's ex-fixer Cohen to give new Russia details to Congress by end of week

Cohen is set to offer lawmakers new info about Trump's private affairs.

GETTY IMAGES

President Donald Trump's former personal attorney Michael Cohen will tell lawmakers this week that Trump asked him several times about a proposed skyscraper project in Moscow long after he secured the Republican presidential nomination, a person familiar with the matter told Reuters.

As Special Counsel Robert Mueller appears to be near the end of his probe into whether Russia meddled in the 2016 presidential election in collusion with Trump's campaign, Cohen's assertion that Trump was inquiring about the skyscraper project as late as June 2016, if true, would show Trump remained personally engaged in the venture well into his candidacy. Cohen was set to offer lawmakers new information about Trump's private affairs over three consecutive days of in-depth discussion with congressional committee that began on Tuesday.

Cohen did not talk to reporters as he arrived on Capitol Hill on Tuesday morning for his first meeting, a closed-door hearing with the Senate Intelligence Committee.

That session will focus mainly on what Cohen knows about Trump and associates' dealings with Russia, as well as about Cohen's previous lying to Congress, two congressional sources said.

Cohen was one of Trump's closest aides and once said he would "take a bullet" for him, but he turned against his former boss last year and is cooperating with prosecutors after pleading guilty to tax evasion, bank fraud and campaign finance violations.

Cohen has said Trump directed him to make hush-money payments to two women who said they had sexual relationships with Trump, in violation of campaign finance laws before the 2016 election.

Trump called Cohen a "rat" after he turned on him, and the White House again attacked Cohen's credibility on Tuesday.

Cohen has been disbarred, according to a decision by a New York state appeals court in Manhattan released Tuesday and first reported by the New York Post. Disbarment is automatic in New York for lawyers convicted of felonies.

Michael Monico, a lawyer for Cohen, did not immediately respond to a request for comment.

"It's laughable that anyone would take a convicted liar like Cohen at his word, and pathetic to see him given yet another opportunity to spread his lies," White House spokeswoman Sarah Sanders said.

Trump has denied any collusion took place between his campaign and Moscow. Russia denies U.S. intelligence agencies' assertions that it interfered in the election.

On Wednesday, in a public session before the House of Representatives Oversight Committee, Cohen intends to give lawmakers "granular details" about a hush-money payment to adult film actress Stephanie Clifford, known as Stormy Daniels, and information about a "money trail" after Trump became president, said the source familiar with the matter, who asked not to be identified. REUTERS

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Feds blame Philly's sanctuary city policy – again – for child rape

PHILADELPHIA POLICE DEPARTMENT

William McSwain, the U.S. attorney for the Eastern District of Pennsylvania appointed by President Donald Trump, claimed again on Tuesday that Philly's sanctuary city policies led to the rape of a child.

Juan Ramon-Vasquez, 50, a Honduran national who was previously convicted and sentenced to eight to 20 years in state prison, was sentenced Tuesday to 21 months in federal prison for illegally re-entering the U.S. after being deported, McSwain's office announced.

But the feds in their announcement of the sentence harshly criticized Philadelphia's sanctuary city policies — saying Ramon-Vasquez, also known as Ramon Aguirre-Ochoa, raped a girlfriend's 5-year-old daughter after he was released from city custody in 2014 due to Philly's controversial sanctuary city policy.

"The facts of this case illustrate all too well the direct threat to public safety caused by the city of Philadelphia's sanctuary city policies," McSwain said in a statement on Tuesday.

"After the city let this criminal loose on the streets of Philadelphia, Ramon-Vasquez repeatedly raped his girlfriend's daughter over an 18-month period."

Ramon-Vasquez was previously deported in May 2009. ICE officers discovered he was back in the U.S. in March 2014, when Ramon-Vasquez was reportedly in custody in a Philadelphia prison. But Philadelphia released him, despite a detainer requesting the city to hold him until ICE could take him into custody, due to the city's sanctuary city policies.

"ICE attempted to remove Ramon-Vasquez once before in March 2014, but the City of Philadelphia refused to honor our detainer and he was released back into the community," Simona L. Flores, field office director for ICE's Enforcement and Removal Operations (ERO) office in Philadelphia.

But Philly leaders pushed back against those claims.

"As we made clear when this matter first surfaced three years ago, the federal government failed to obtain an arrest warrant for this individual's immigration offense in 2014," said Mike Dunn, a Kenney spokesman, via email. "If they had done so, the individual would have been released into their custody. Unfortunately, the federal government failed to meet this very simple legal obligation." SAM NEWHOUSE

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Evaluations by Attorney named top 1% of attorneys nationwide-National Assoc. of Distinguished Counsel, America's Top 100 Attorneys-Pennsylvania, many times as one of PA's best medical malpractice/personal injury attorneys with selections as a PA Super Lawyer, legal commentator, board member of PA's and Philly's largest trial lawyers organizations, life-time member of Million Dollar Advocates Forum, and former adjunct. Prof of Law.

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Pat King
Grumble Editor

READER WRITE-INS:

SUBWAY LEG- & ARM-SPREADERS

I am so sick of these inconsiderate men on the subway. Not only will they knock you down to get a seat but they have their legs spread double-wide to hold their huge backpacks between them. Now they have to spread their arms double-wide to look at their cellphones or they fold their arms, sometimes elbowing me in the ribs. They have no consideration for others taking up two seats while paying for one. And when you say "excuse me" to try to have a seat, they look at you like you're from Mars. It's truly unbelievable!!! Have some consideration for others and try to close your legs and tuck in your arms. Or wouldn't it be even nicer to get up and let a lady have a seat sometimes?

— **Anonymous**, *Metro US reader*

STANDING AT CONCERTS

Why at concerts do people feel the need to stand, especially those in the front seats? Don't they have a good enough view? By standing, it causes a cascade effect, forcing EVERYONE to stand to see. It's frustrating to spend hundreds of dollars, only to have a great view of the posterior of the person in front of me. Also, when a concert is by a singer, why is the music SO LOUD that it drowns out the singer? People don't pay to hear the musicians, they pay for the singer. So let the star be heard.

— **Anonymous**, *Metro US reader*

VENT TO US!
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♈ **Aries** Don't waste time trying to get others to pitch in. Your energy will be better spent taking care of business.

♉ **Taurus** Do what you can to help, but don't let anyone take advantage of you. Offer suggestions, but be hesitant.

♊ **Gemini** Put greater emphasis on your relationships. If you overreact, someone will take advantage of you.

♋ **Cancer** Don't let moodiness ruin your day. Look on the bright side and offer positive suggestions.

♌ **Leo** Consider how you earn your living and what you would like to be doing with your time.

♍ **Virgo** Mingle, share your thoughts and consider getting into a joint venture with a like-minded individual.

♎ **Libra** Weigh all sides of a situation before you decide to get involved. It won't be worth your while if you engage with a rival.

♏ **Scorpio** What you do for others will be admirable, but don't jeopardize your beliefs or financial situation.

♐ **Sagittarius** Keep your emotions tucked away somewhere safe. If you are too revealing, someone will take advantage of you.

♑ **Capricorn** Changes made at home may not be welcome at first, but you will see the benefits. Assess the situation and move forward.

♒ **Aquarius** Volunteer or make personal changes that will help you let go of the past. Don't give in to temptation.

♓ **Pisces** Focus on work, how you earn your living and how can you use what you have to improve your life and the lives of those dear to your heart. EUGENIA LAST

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The waterfalls are breathtaking. GETTY

Sometimes you just need a vacation; but packing up for a week, spending a ton of money on a resort or taking days off of work just isn't an option. That's where a weekend getaway comes in handy — especially when it's just a couple of hours away from the city.

Milford is an amazing spot to take the family, go on a romantic getaway or just have some quality me time. This quaint and scenic destination has a rich history that fueled what the town is today and a stay here is just what the doctor ordered.

One landmark that Milford has is the Hotel Fauchère, founded in 1880 by Master Chef Louis Fauchère. Fauchère had quite an impressive resume and skill set in the kitchen, working at Delmonico's in New York City. Following in the founder and Master Chef's footsteps, Hotel Fauchère reached Relais & Châteaux status with its impressive repertoire of restaurants. Relais & Châteaux is an association of more than 550 landmark hotels and restaurants operated by independent innkeepers, chefs and owners who share a passion for their businesses and a desire for authenticity in their relationships with their clientele.

Hotel Fauchére boasts four restaurants, The Delmonico Room (the Relais & Châteaux hotspot named after Fauchére's famed pals), Bar Louis (a sleek and chic bar offering unique fare and a stylish atmosphere) and 403 on Broad (a casual and fun dining experience with a delicious menu to compliment the enjoyable atmosphere) and Bar Louis on the Porch. If you come for the food, you'll stay for the accommodations. The hotel has a day spa, various packages available (including ones that are dog-friendly), exceptional art, a conservatory, an enclosed garden, continental breakfast and much more. Staying at Hotel Fauchére proves to be relaxing, welcoming and one-of-a-kind.

Venturing outside the hotel into the town is truly like stepping into a Hallmark movie. The shops, restaurants and bars all have their own vibe, but the welcoming attitude and the overall ambiance of Milford feels like a warm embrace. There is a lot to see in the town, including a local brewery serving up flights of tasty beer and homemade food that you normally wouldn't find at a similar location in a city, a home accessories shop that will keep you occupied for hours and a "beach" that is so cute it could be on a postcard (it very well may be).

But the one draw to the Milford area that cannot be competed with are the hiking trails and gorgeous waterfalls. Raymondskill Falls is the largest waterfall in the state, and the size just simply does not match up to its beauty, Bushkill Falls has eight gorgeous waterfalls to fall in love with and Buttermilk Falls is a sight that cannot be missed. All these falls and more can be found among gorgeous parks or after breathtaking hikes through nature.

Milford also offers a cultural mecca of attractions including The Columns Museum, the Grey Towers, the Zane Grey Museum and a plethora of events and festivals including their Winter Lights Festival, Arts & Culture Festival, Music Festival, the Readers and Writers Festival and much more that will provide fun for anyone at any age.

Looking to be a bit more adventurous? Try cross-country skiing in the winter, biking in the fall and spring and canoeing/kayaking in the summer The fun lasts all year long and simply does not stop.

For more information on Milford visit milfordpa.us and for more information on Hotel Fauchère visit hotelfauchere.com

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How I bought a home in Oakland

NerdWallet is a personal finance website.

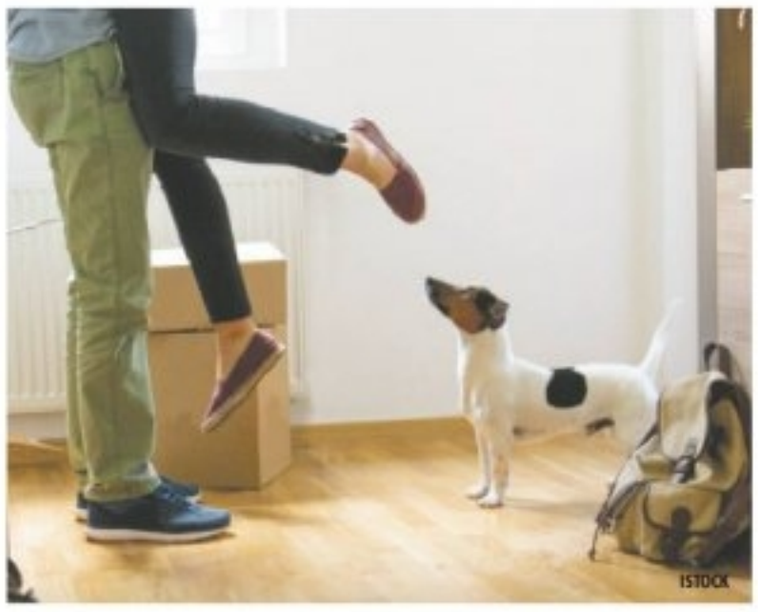
As San Francisco's cool, hip neighbor, Oakland may offer slightly more affordable home prices, but they're still jaw-droppingly expensive by most standards. According to Zillow, the median home value is $741,900.

James Edmondson, 31, who runs a type-design company, and Sadie Fenton, 35, a restaurant server, experienced the competitive housing market while scrambling to buy a home in Oakland last year before their daughter was born.

Edmondson shared the intense ups and downs of their home-buying journey, from exceeding their initial budget by more than $300,000 to finally landing their two-bedroom home in the Glenview area of Oakland. (This transcript has been lightly edited for clarity and length.)

What brought you to Oakland?
Sadie was born in San Francisco, and I was born near San Luis Obispo, California. I moved to San Francisco when I was 19 and eventually transferred to an art school in Oakland.

Why did you decide to buy a home in Oakland?
We had been renting in San Francisco and generally felt that landlords could throw us out at a certain point. That uncertainty and dependence on landlords became less and less attractive. Some people say that renting is like throwing away money, which I don't believe — you're paying for a valuable service — but we were thinking about starting a family and wanted to give home-buying a shot.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What were you looking for in a home?
I wanted a garage space, and Sadie wanted a formal dining area. We wanted a good neighborhood and to be close to shops and restaurants. I didn't want to leave the city vibe altogether. We were flexible on the rest because we knew we had incredible competition in this market, especially at the time we were looking.

What was your home-buying journey like?
We called our real estate agent at the beginning of 2018. We didn't search very seriously the first month, but Sadie was pregnant and our due date was May 23, so that was our deadline. It ended up taking us around three months to find a home.

We knew we weren't going to get a great deal; the competition was so thick. It didn't seem like we were going to stumble on some bargain. We looked at close to 20 houses in person and spent so much time browsing on Redfin — it took up our whole lives. We put in an offer on one house in San Leandro, but we weren't even close to getting it. The same thing happened for another house in San Leandro. We were off by $100K. Losing those two offers was a reality check. We needed to be real with ourselves and understand that this was a ludicrous market.

We ended up finding a two-bedroom in a neighborhood with a school we liked and at a price point, we thought we could work with and moved in on March 20, 2018. I think we were successful with this house and beat out five other offers because we bid almost 40% over the asking price.

What's your approach to finance, and how did you save for the home?
I'm a saver. Coming into this, I had a healthy retirement account and started saving when I was 19, but I've since learned about the FIRE movement, and now my goal is to be mortgage-free in 10 years. I don't care about clothes, cars, eating out or going to bars, so that helped.

Our budget was initially in the mid-$600,000 range, but everything was 10-20% over asking price. We were faced with the reality that we'd have to stretch to make it work. It eventually went all the way up to $982,000, which is what we ended up paying. Sadie and I both had savings, but we also had to borrow $55,000 from my older brothers, which ended up being around 18% of the down payment. We put down around $300K, which we had saved up.

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MH-437196-AA MAR 2017

Here's what homeowners must remember at tax time this year

Homeownership traditionally comes with some great tax breaks, but lots of things are different this year due to new tax rules. Here are four things that could put a wrinkle in your tax return this filing season if you're a homeowner.

1. The mortgage interest deduction is different

Mortgage interest is tax-deductible, but this year the deduction has been adjusted. The deduction is limited to interest on up to $750,000 of debt ($375,000 if you're married filing separately) instead of $1 million of debt ($500,000 if married filing separately).

The key date here is Dec. 15, 2017. If you took out your mortgage before then, the rule change likely doesn't affect you, according to Ruthann Woll, a certified public accountant and partner at RKL LLP in Wyomissing, Pennsylvania. There's an exception for people who were under contract to buy a home before Dec. 15, 2017, as long as they were scheduled to close by Jan. 1, 2018.

Also, the law treats refinanced mortgages as if they originated on the old loan's date, which means the old limit of $1 million still applies. (If you refinance to borrow more than your current mortgage balance, different rules may apply, though.)

2. The property tax deduction is now capped

Property taxes are generally still tax-deductible, but this year the deduction is subject to a total cap of $10,000, which includes property taxes plus state and local income taxes or sales taxes paid during the year ($5,000 if married filing separately).

3. The HELOC deduction has new rules

New rules around home equity lines of credit, or HELOCs, can affect whether the interest on those loans is tax-deductible. Now you can deduct

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HELOC interest only if you used the HELOC money "to buy, build or substantially improve the taxpayer's home that secures the loan," according to the IRS. In other words, if you used the money to improve your house, you can probably deduct the interest.

"But if you're using that line to pay off personal expenses, like credit cards or things like that, then you can't deduct it," Woll warns.

4. Moving expenses aren't deductible for most anymore

Under the old tax rules, you may have been able to deduct the cost of moving. But under the new tax rules, moving-expense deductions are largely limited to military members.

A word about itemizing this year

Although many tax deductions associated with homeownership are still around this filing season, you might decide not to take any of them. Woll says financially it may not be worth it.

That's because something else happened to the tax rules in 2018: The standard deduction increased dramatically to $12,000 for single filers and $24,000 for joint filers. The effect is that a married couple filing jointly would probably need to have more than $24,000 in itemized deductions — those related to owning a home and any others as well — in order to make itemizing the better route financially. And so, many people might save more money (and time) this year by scrapping the itemized deductions for mortgage interest, property taxes and all the rest and just taking the standard deduction. TINA OREM

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'Umbrella Academy' tackles family and the traumas of childhood David Castañeda

The actor plays Diego Hargreeves, or Number 2, in the hit Netflix series based on the acclaimed comic book series by My Chemical Romance star Gerard Way and Gabriel Bá.

Of all the characters, Diego looks like a conventional superhero. How does it feel to play this character?
Since childhood, I dreamed of being a superhero or someone who had powers. Or to have an ability to excel in life. And the funniest thing about Diego is that he has all these advantages and does not really know how to use them because he can not get close to the family, he does not know how to work with a team. And that does not help him to be the best person he could be.

What makes "The Umbrella Academy" different from other superhero properties?
It talks a lot about the family and traumas of childhood. Specifically because these children who were adopted by the millionaire Sir Reginald Hargreeves, never knew what love or affection is. They did not receive information that any child should. So, no matter how strong your powers are, if your upbringing is not healthy, it will negatively affect you in one way or another when you are an adult.

What the behind this adaptation's success?
Creators of the comic book series Gerard [Way] and Gabriel [Bá] gave complete confidence to Steve Blackman who is the showrunner. They said: "Go ahead, take care of looking for the characters and people." And Blackman has a great career that involves filmmakers, writers, costumers. So, he brought them to the show and found perfect actors. When you combine all that, you create a series people want to see.

Should there be a season 2, what would you like to explore?
In the first season he has a routine and wants to follow it. And, obviously, he has to break it to be able to join the family. I would like to see what's next. With what it is possible to play is the fact that he says he never drinks alcohol or consumes drugs. So, it would be interesting to put my character in a situation where he has to do all that. CRISTINA URRUTIA A. MWN

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44 YEARS LATER, THE CUP COMES TO BERNIE PARENT

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THE SPORTS PROFESSOR

GLEN MACNOW
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They lugged the Stanley Cup down a quiet residential street in Warminster on Sunday. Carefully, NHL officials carried the trophy into a home, placing it on a coffee table, not too far from the homemade braciole.

And there, sports' greatest prize glistened, its shine matched only by the smile of the guy who had won it twice. It was "Weekend at Bernie's," and the greatest goalie in Flyers history was being honored.

"Some fun, eh?" said Bernie Parent, again and again, as he posed for pictures with a few dozen close friends and family members. "Brings back great memories."

A little background: Since 1995, every player on the NHL's title team gets to possess the Cup for a day or two. It's been carried up mountains and dropped into swimming pools. Players have filled it with champagne and had their infants christened in it.

But that custom hadn't started when Bernie led the Flyers to titles in 1974 and '75. Lest you forget, he was playoff MVP both seasons, with an otherworldly 1.96 goals-against average.

Recently, some smart minds at the league decided that legendary players from the past deserved their personal day with Lord Stanley. The NHL Network saw programming opportunity, too.

"We held a meeting to decide who would go first," said Dave Stubbs, a columnist and historian for NHL.com. "It was quickly agreed there could be no better standard-bearer than Bernie."

He's right, of course. Bernie isn't just one of hockey's all-time goalies. He's also the most gracious superstar you'll ever meet. I've seen him charm waitresses, enthrall children and leave grown men in awe. He never declines a charity request, nor leaves a fan feeling like an imposition.

So Sunday began with a 9 a.m. visit to see patients at St. Christopher's Hospital. The kids may not have known exactly who Bernie Parent was, but he brought a Santa Claus cheer to the wards.

With a camera crew in tow, Bernie and his delightful wife, Gini, then stopped by the SPCA, where a puppy got to sit atop the Cup for a picture. They headed to South Philly, delighting surprised patrons at Pat's and Geno's. It was on to a youth hockey game, and then a visit to Bernie's statue down at the Wells Fargo Center.

It was a long day. By the time the Cup got back to Bernie's mother-in-law's house in Warminster, the five-time all-star was pooped. Bernie's been fighting a pain that runs down his back for a few months, and I could tell he was struggling at the end of the day.

Still, he smiled and embraced everyone as a parade of friends came inside for their chance to pose with the Cup and wolf down Mrs. Gramaglia's wonderful food. And Bernie hung in to play the consummate host, telling stories about his mentor, Jacques Plante, and flashing those two diamond rings he earned for his brilliance.

Professional athletes pass through our city by the hundreds. Some get to contribute to winning teams, and we remember them for that. It's hard to come up with anyone who brought more victories than Bernie.

A smaller number really connect with fans — guys like Brian Dawkins and Julius Erving; Chase Utley and Charles Barkley. I call that group the Truly Beloveds. And Bernie Parent plays backup to no one on that list.

It was great to see him honored by the NHL all these years later. It was wonderful to see his wife's pride and his friends' excitement. The NHL Network crew on hand Sunday wasn't sure yet when and how the day would be presented on TV, but I'll keep you posted.

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Sports betting made easy: The emergence of kiosks

Kiosks at the local Philly casinos have been packed.

MIKE GREGER

Mike Greger is a veteran sports journalist in Philadelphia.

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Betting kiosks are here to stay. The functionality and convenience are making ticket tellers irrelevant, at least for serious sports gamblers, or those that don't need a human to explain point spreads and parlays to them. During a recent trip to SugarHouse Casino in Fishtown, I was in and out — with all three of my bets firmly placed — in under five minutes. It was easier than placing a hoagie order at WaWa: insert your money, touch the screen, confirm your bet. Better yet, no annoying lines. Done. Cue Meek Mill and grab a comfy chair in front of the big screen in the sportsbook.

Here's what to expect at the kiosk:

1. First off, bring cash. Cold, hard, Scrooge McDuck cash. The machines don't take debit cards and there is a $5.99 service fee inside the casino. Once you have a crisp Benjamin in your hand, slide it into the kiosk and hit the home button. (For the record, it doesn't have to be a $100 bill, they take all currency denominations).

2. Next step, pick the exact sport you want to wager on. The main menu is user-friendly and split up between major pro sports, college, European soccer leagues, tennis, golf, etc. Futures are on a separate screen. (The Sixers are now +1200 to win the championship, in case you're wondering).

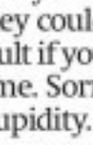
3. Place your bet (pretty self-explanatory). In this instance, I touched the NBA screen and every live and upcoming game was at my disposal, including odds on total points, moneyline, over/under, point spread, total points per quarter, etc. I clicked on the Bulls over the Bucks, +7.5 plus Over 55 in the first quarter. There are also prompts for "Race" bets, allowing you to gamble on the first team to race out to 5, 10, 15 points. (Prop bets are an option on the final line, but these must be placed before the game starts).

4. Confirm your bet by touching the "Place Bet" box. This is very important because the lines and spreads may move, particularly if you are betting on a game that has already tipped off. Pay attention! For example, my Bulls-Bucks number slightly inched down from 59 to 55. (Those two teams wound up combining for 63 in the first quarter. Ching!)

5. Like what you see? Dreaming of a nice steak dinner at Hugo's Frog Bar and Chop House? Hit the "End Session" button in the top-right corner and watch for your printed ticket to spit out from the bottom of the machine. Do not select "Cash Out" unless surrendering the bet shown.

6. Lastly, be sure to check your ticket. Machines rarely make mistakes. But they could — and it's your fault if you don't catch it in time. Sorry, no refunds for stupidity.

TWEET OF THE DAY



Ben Fawkes
@BFawkesESPN

Have to say it's somewhat amusing that people are complaining about having bets pulled on Yorgos Lanthimos for Best Director at OFFSHORE books.

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Sports betting 101: **Q&A** with a betting beginner

MATT BURKE

Matt Burke is a veteran sports journalist and the Founder and Editor in Chief of MetroBet.

In this space at MetroBet we've looked at several sharps over the past few weeks who bet big money, but we realize that many of you are just getting acclimated to betting on games now that it's legal. Here is a Q&A with a novice bettor we spoke to at Parx Casino recently — William T. from Philadelphia.

Is this your first time betting on sports?
It's my second time here. I bet at a few offshore sites online a few years ago but it got kind of shady. I wasn't always sure I was going to get my money back when I won.

How much money are you betting tonight?
$20. Nothing too crazy. If I win then I'll probably come back in a week or so. If I lose then I'll probably hold off until March Madness.

Do you prefer the kiosks or the teller?
Definitely kiosks, but it's kind of funny. The lines are longer at the kiosks than with the tellers, so maybe I'll actually talk to a human being today.

Is there a certain sport that you think you'll bet on the most?
The time I was here before, I bet on the NFL playoffs. Definitely football season, I think I'll be in here a lot more.

Is there a certain sport you'll avoid betting on?
Baseball. It's just too random, I think, with all the games that are decided by one or two runs. It's like, any given night a bad team can beat a good team.

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HARRY MAYES

Harry Mayes is a sports betting expert and a longtime sports radio voice in Philadelphia. Mayes currently hosts a talk radio show on 97.3 ESPN in South Jersey.

The 10th-ranked Marquette Golden Eagles visit Finneran Pavilion hot as they're on a four-game winning streak dating back to their 66-65 win over then-14th-ranked Villanova. That seems like a season ago as each team has gone in different directions, with the Wildcats losing four of their last five and three straight. The major reason for their February swoon revolves around their awful shooting from beyond the arc. Villanova's big three, Phil Booth (36.6 percent), Collin Gillespie (37.3 percent) and Eric Paschall (37.5 percent) have all gone in the tank from 3-point range. The trio have combined to shoot a meager 24 percent from 3 in their four recent losses compared to 41 percent in their lone win in their last five, 85-67 at home over Providence. The Golden Eagles hold a 1.5-game lead over Villanova in the Big East and a win would all but lock down the regular-season crown and the top seed in the Conference Tournament. In their first matchup, junior guard Markus Howard led the

GETTY IMAGES

way with 38 points, including 5-of-11 from 3. Marquette would need every one of those points for the one-point win, because the Hauser brothers only managed four points compared to their average of 25.

Marquette shoots 77 percent from the free throw line and has two players at 91 percent (Howard, Sam Hauser), so it will be imperative for Villanova to limit their opportunities. Marquette only got to the stripe 10 times in Milwaukee and shot 7-of-10. The Wildcats are outscoring their opponents at home by almost 10 points per game (+9.8) and need a bounce back win in the worst way. Villanova also holds a nice advantage in offensive rebounding, 9.3 to 7.8 for the season and 9.6 to 7.0 at home.

The bottom line remains that in order for the Wildcats to get a much-needed win at home, they will need the trio of Booth, Gillespie and Paschall to perform to their season averages from beyond the arc. Whether that means getting into their sets earlier for more time to get better shots or just the return home to friendly rims, a return to normalcy must occur for the Cats to pull out the W. This feels like an ebb-and-flow type of game to me, and there is no time like the present for the Cats to start flowing again as March approaches. Given recency bias, Villanova looks like a value play at home.

Pick: VILLANOVA -1.5

Sports on TV Highlights

9:00 pm	**Men's CBB** Marquette Golden Eagles vs. Villanova Wildcats	FOX SPORTS 1
7:00 pm	**Men's CBB** Davidson Wildcats vs. La Salle Explorers	ESPN+
7:30 pm	**NHL Hockey** Tampa Bay Lightning vs. New York Rangers	NBC Sports Network
8:00 pm	**NBA Basketball** Portland Trail Blazers vs. Boston Celtics	ESPN
9:00 pm	**Men's CBB** St. Joseph's Hawks vs. Fordham Rams	ESPN+
10:30 pm	**NBA Basketball** New Orleans Pelicans vs. Los Angeles Lakers	ESPN

Villanova–Marquette betting preview

Things are falling apart fast for the Villanova Wildcats (20-8), as they've lost four of their last five contests and dropped out of the top 25. A visit from the 10th-ranked Marquette Golden Eagles (23-4), who beat them on Feb. 9 (albeit by one point at home), is exactly what Jay Wright and company don't need.

Marquette has been rewarding their backers on a regular basis, going 16-5 against the spread in their last 21 games, per Covers.com. The Golden Eagles have covered in six straight on the road, and are 8-2 against the spread in their last 10 games against teams with winning records. Other than their losses to St. John's, Marquette hasn't been beaten since Nov. 21, when Kansas got the better of them to knock their record down to 3-2.

GETTY IMAGES

Golden Eagles guard Markus Howard is one to watch for; he dropped 38 points on the Wildcats when these programs last played. He's averaging 25.3 points on the year. The Hauser brothers, Sam and Joey, can crash the boards with the best of them. They've helped Marquette get to 37th in the country in rebound differential at plus-4.9 per game. Villanova is 101st at plus-2.6.

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Villanova needs to find third scorer outside of Booth, Paschall

The defending national champs need to answer a couple of tough questions before the regular season ends next month.

JOVAN ALFORD
jovan.alford@metro.us

If the Villanova Wildcats want to return to the AP top 25 rankings next week, win another Big East tournament championship and make another deep run in the NCAA tournament, they will need a third scoring option outside of seniors Phil Booth and Eric Paschall.

This glaring issue reared its ugly head in the Wildcats' recent three-game road trip, where they lost all three contests by a combined 30 points. The last time Villanova lost three consecutive games was in the 2012-13 season, where they accomplished the feat two times.

During that season, Villanova lost to the Louisville Cardinals, 77-54, in the Big East quarterfinals and then followed it up with a seven-point loss to the North Carolina Tar Heels in the second round of the NCAA Tournament.

This year's Wildcats are hoping to not repeat what their predecessors did six years ago. But if Villanova cannot give Booth and Paschall any support in the scoring department, then they may suffer the same fate.

In their last three games, both Booth and Paschall are averaging 14.6 and 17.6 points, respectively. However, while they have been consistent, finding that third scoring option has not.

Phil Booth (5), Saddiq Bey (15) and Dhamir Cosby-Roundtree (21) of the Villanova Wildcats. GETTY IMAGES

In last Sunday's game against Xavier, frosh Saddiq Bey had 10 points on 4-of-9 shooting from the field and eight rebounds. He by himself had outscored the Nova bench, which only had seven total points.

Then against Georgetown last Wednesday, Bey had a solid all-around performance with nine points, 10 rebounds and five assists. Sophomore Collin Gillespie chipped in with 13 points but shot 2-of-6 from three-point range. Nova's bench also went cold in this game, scoring only nine points.

However, a couple of Sundays ago against St. John's at Madison Square Garden, the Wildcats received 26 points from the bench squad with Cremo scoring 14 points. The starting lineup did not show up to play, as Booth and Paschall could not find the rhythm from three-point range, shooting a combined 1-of-13.

In addition to their three-point shooting woes, Gillespie was held scoreless, but Bey stuffed the stat sheet with 11 points, five rebounds and two assists.

With all that being said, could Bey be that missing third scoring option for the Wildcats? It is a possibility. Out of all the freshmen that head coach Jay Wright brought in this season, Bey has shown to be the readiest to produce.

This season, the Maryland native is averaging 8.4 points and 5.4 points in 28.9 minutes per game. He is also shooting 45.5 percent from the field and 37.1 percent from the field.

Even though his scoring average is not impressive, the 6-foot-8 forward has scored at least 10 points three times in Nova's last five games. That is important, especially when Gillespie is struggling to score.

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17 Simple ghost costume
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20 Black or Baltic
21 Word attached to meal or cake
23 Noises
24 Plant parts
26 Location of the ossicles
27 1 of 13 on the U.S. flag
29 Least wacky
32 Cures
33 Falkirk folks
35 Energy
37 Resorts
38 Glowed
39 Oliver's request
40 Holiday drink
41 __ around; bargain-hunts
42 __-cotta; patio pot clay
43 Save from peril
45 Babbles
46 Womanizer
47 Rings out
48 Leave high and dry
51 Possess
52 Skillet
55 Polite
58 Discontinue
60 Capable
61 Trick
62 Poe or Bergen
63 Ball holders
64 Have the lead role
65 __ packing; dismiss abruptly

DOWN
1 Speak impudently
2 Throbbing pain
3 Set up in advance
4 Observe
5 Closes
6 Sunbather's reward
7 Commercials
8 Sicken
9 Charm; appeal
10 Bring together
11 Imitated
12 Cincinnati team
14 Bends down
19 Mortgages, e.g.
22 Feasted
25 Lubricates
27 Lower leg part
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29 Family members
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48 "Get lost!"
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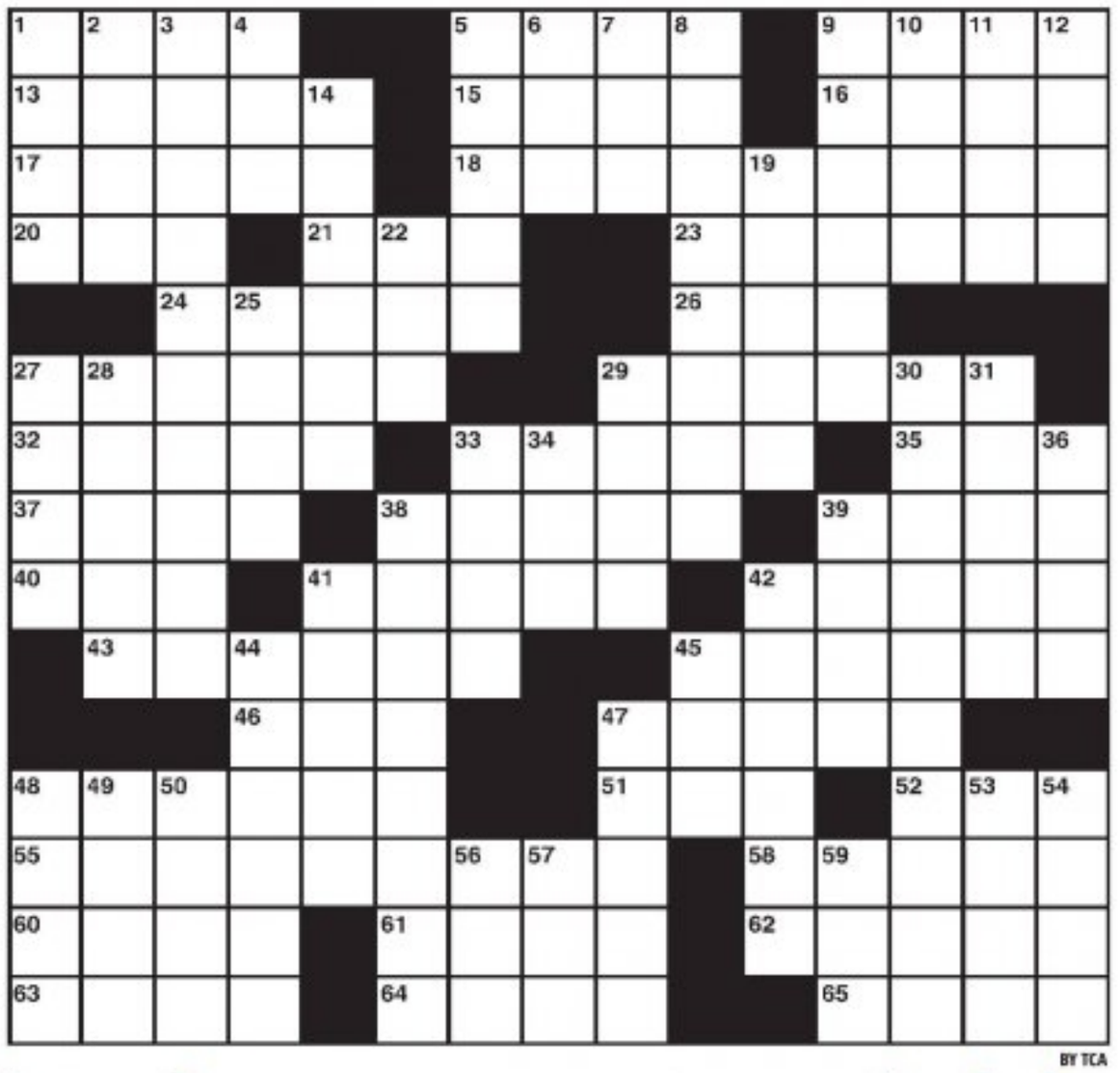

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